



August 2020 Regulatory Report

Agencies Issue Joint Statement on Additional Loan Accommodations Related to COVID-19 Emergency.

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC), Bureau of Consumer Financial Protection (CFPB), and National Credit Union Administration (NCUA) (collectively, the agencies) issued a joint statement to provide prudent risk management and consumer protection principles for financial institutions to consider while working with borrowers as loans near the end of initial loan accommodation periods applicable during the Coronavirus Disease 2019 event. The principles are consistent with the *Interagency Guidelines Establishing Standards for Safety and Soundness* and are generally applicable to both commercial and retail loan accommodations. The principles in the joint

statement are intended to be tailored to a financial institution's size, complexity, and loan portfolio risk profile, as well as the industry and business focus of its customers or members. The interagency statement may be viewed at: [https://www.ffiec.gov/press/PDF/Statement for Loans Nearing the End of Relief Period.pdf](https://www.ffiec.gov/press/PDF/Statement_for_Loans_Nearing_the_End_of_Relief_Period.pdf).

Agencies Issue Final Rule to Amend Volcker Rule.

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC), Securities and Exchange Commission (SEC), and Commodity Futures Trading Commissions (CFTC) (collectively, the agencies) issued a final rule to amend the regulations that implement Section 13 of the Bank Holding Company Act (BHC Act). Section 13 is also known as the Volcker Rule. Section 13 contains certain restrictions on the ability of a banking entity or nonbank financial company supervised by FRB to engage in proprietary trading and have certain interests in, or relationships with, a hedge fund or private equity fund (covered funds). The final amendments are intended to improve and streamline the regulations

by modifying and clarifying requirements related to the covered fund provisions of the rules. The agencies originally issued a final rule implementing Section 13 in December 2013, effective **04/01/2014**. The agencies published a proposed rule in July 2018 to amend the 2013 rule to provide greater clarity and certainty about what activities are prohibited under the 2013 rule. The agencies issued a final rule to implement the amendments in November 2019 (the 2019 amendments), effective in January 2020. As part of the 2018 proposal, the agencies proposed targeted changes to the provisions of the 2013 rule relating to acquiring or retaining an ownership interest in, sponsoring, or having certain relationships with a fund and sought comments on other aspects of the covered fund provisions beyond those changes for which specific rule text was proposed. The 2019 amendments finalized the changes to the covered fund provisions for which specific rule text was proposed in the 2018 proposal. The agencies indicated they would issue a separate proposal addressing the covered fund provisions of the rule and other fund-related issues, and, in February 2020, the agencies issued a separate proposed rule that specifically addressed those areas (the 2020 proposal). Similar to the 2020 proposal, the final rule clarifies and simplifies compliance with the implementing regulations, refines the extraterritorial application of BHC Act Section 13, and permits additional fund activities that do not present the risks that Section 13 was intended to address. The final rule is effective **10/01/2020**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-07-31/pdf/2020-15525.pdf>. *Federal Register*, Vol. 85, No. 148, 07/31/2020, 46422-46530.

Agencies Submit Annual Report to Congressional Committees.

The Board of Governors of the Federal Reserve System (FRB), Federal Deposit Insurance Corporation (FDIC), and Office of the Comptroller of the Currency (OCC) (collectively, the agencies) have prepared the report pursuant to section 37(c) of the

Federal Deposit Insurance Act which requires the agencies to jointly submit an annual report to the Committee on Financial Services of the U.S. House of Representatives and to the Committee on Banking, Housing, and Urban Affairs of the U.S. Senate. No material differences were identified among the agencies' accounting and capital standards applicable to the insured depository institutions they regulate and supervise. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-07-13/pdf/2020-14991.pdf>. *Federal Register*, Vol. 85, No. 134, 07/13/2020, 42069-42071.

Agencies Seek Comment on Call Report Revisions.

The Board of Governors of the Federal Reserve System (FRB), Office of the Comptroller of the Currency (OCC), and Federal Deposit Insurance Corporation (FDIC) (collectively, the agencies) seek to revise and extend the Consolidated Reports of Condition and Income (Call Reports) (FFIEC 031, FFIEC 041, and FFIEC 051) and Regulatory Capital Reporting for Institutions Subject to the Advanced Capital Adequacy Framework (FFIEC 101), which are currently approved collections of information. The agencies also seek to revise and extend the Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks (FFIEC 002) and the Report of Assets and Liabilities of a Non-U.S. Branch that is Managed or Controlled by a U.S. Branch or Agency of a Foreign (Non-U.S.) Bank (FFIEC 002S), which also are currently approved collections of information. The agencies seek comment on revisions to the Call Reports, FFIEC 101, and FFIEC 002 related to interim final rules and a final rule issued in response to disruptions related to the Coronavirus Disease 2019 that revise the agencies' capital rule, FRB's regulations on reserve requirements and insider loans, and FDIC's assessments regulations as well as certain sections of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). In addition, the agencies proposed changes to the Call Report and the FFIEC 002 related to U.S. generally accepted accounting principles (GAAP). Further, the agencies proposed revisions to the Call Report to reflect the expiration of the temporary exception for estimated disclosures on international remittance transfers and certain amendments to the Remittance Rule recently finalized by the Bureau of Consumer Financial Protection. Comments are due

09/21/2020. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-07-22/pdf/2020-15788.pdf>. *Federal Register*, Vol. 85, No. 141, 07/22/2020, 44361-44376.

CFPB Publishes Final Rule to Amend its Payday, Vehicle Title, and Certain High-Cost Installment Loans Rule in *Federal Register*.

The Bureau of Consumer Financial Protection (CFPB) published in the *Federal Register* a final rule to amend its regulations governing payday, vehicle title, and certain high-cost installment loans. Specifically, CFPB revoked provisions of the regulations which: provide that it is an unfair and abusive practice for a lender to make a covered short-term or longer-term balloon payment loan, including payday and vehicle title loans, without reasonably determining that consumers have the ability to repay those loans according to their terms; prescribe mandatory underwriting requirements for making the ability-to-repay determination; exempt certain loans from the mandatory underwriting requirements; and establish related definitions, reporting, recordkeeping, and compliance date requirements. CFPB made the amendments to the regulations based on its re-evaluation of the legal and evidentiary basis for the provisions. The final rule is effective **10/20/2020**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-07-22/pdf/2020-14935.pdf>. *Federal Register*, Vol. 85, No. 141, 07/22/2020, 44382-44446.

CFPB Ratifies its Payday, Vehicle Title, and Certain High-Cost Installment Loan Rule.

CFPB, through its Director, ratified certain provisions of its **11/17/2017** rule regarding payday, vehicle title, and certain high-cost installment loans. CFPB's rule contained two primary components: (1) mandatory underwriting provisions requiring lenders to assess borrowers' ability to repay before making covered loans; and (2) payments provisions governing lenders' withdrawing payments for covered loans from consumers' bank accounts. CFPB separately issued a rule to rescind the mandatory underwriting provisions of the 2017 final rule as is highlighted in the above paragraph. That rule does not affect the separate payments provisions, and this ratification is independent of that rule. The ratification is issued **07/13/2020**, and relates back to the rule published on **11/17/2017**.

The ratification may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-07-13/pdf/2020-14937.pdf>. *Federal Register*, Vol. 85, No. 134, 07/13/2020, 41905-41906.

CFPB Seeks Comment on ECOA and Regulation B.

CFPB seeks comments and information to identify opportunities to prevent credit discrimination, encourage responsible innovation, promote fair, equitable, and nondiscriminatory access to credit, address potential regulatory uncertainty, and develop viable solutions to regulatory compliance challenges under the Equal Credit Opportunity Act (ECOA) and Regulation B. The information provided will help CFPB identify how it can continue to create a regulatory environment that expands access to credit, help to ensure that all consumers and communities are protected from discrimination in all aspects of a credit transaction, and develop approaches to address regulatory compliance challenges. Comments are due **10/02/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-08-03/pdf/2020-16722.pdf>. *Federal Register*, Vol. 85, No. 149, 08/03/2020, 46600-46603.

CFPB Proposes Revision to HPML Escrow Rules.

CFPB proposed to amend Regulation Z, which implements the Truth in Lending Act, as mandated by section 108 of the Economic Growth, Regulatory Relief, and Consumer Protection Act (EGRRCPA). The amendments would exempt certain insured depository institutions and insured credit unions from the requirement to establish escrow accounts for certain higher-priced mortgage loans (HPMLs). Comments are due **09/21/2020**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-07-22/pdf/2020-14692.pdf>. *Federal Register*, Vol. 85, No. 141, 07/22/2020, 44228-44244.

FRB Issues Interim Final Rule to Extend Regulation O Exception for PPP Loans.

The Board of Governors of the Federal Reserve System (FRB) issued an interim final rule to extend an exception to Regulation O for Paycheck Protection Program (PPP) loans. The Coronavirus Aid, Relief, and Economic Security (CARES) Act which, among other things, created the PPP to facilitate lending to small businesses affected by COVID-19. The CARES Act specified that the PPP

would end **06/30/2020**. On **07/04/2020**, the Prioritized Paycheck Protection Program Act was signed into law, extending the PPP to **08/08/2020**. On **04/17/2020**, FRB issued an exception to section 22(h) and the corresponding provisions of Regulation O for PPP loans made to insiders that would not be prohibited from receiving a PPP loan under the SBA lending restrictions. The exception was intended to facilitate lending by banks to a broad range of small businesses within their communities, consistent with applicable law and safe and sound banking practices. The exception applied only to PPP loans made by **06/30/2020**, the original date on which PPP was set to expire. FRB has issued an interim final rule to extend the exception in the original interim final rule to **08/08/2020**, the new date on which the PPP will expire. The interim final rule is effective **07/16/2020**. Comments are due **08/31/2020**. The interim final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-07-16/pdf/2020-15367.pdf>. *Federal Register*, Vol. 85, No. 137, 07/16/2020, 43119-43121.

FDIC Issues Final Rule on Federal Interest Rate Authority.

The Federal Deposit Insurance Corporation (FDIC) issued a final rule to clarify the law that governs the interest rates state-chartered banks and insured branches of foreign banks (collectively, state banks) may charge. The final rule provides that state banks are authorized to charge interest at the rate permitted by the state in which the state bank is located, or one percent in excess of the 90-day commercial paper rate, whichever is greater. The final rule also provides that whether interest on a loan is permissible under section 27 of the Federal Deposit Insurance Act is determined at the time the loan is made, and interest on a loan permissible under section 27 is not affected by a change in state law, a change in the relevant commercial paper rate, or the sale, assignment, or other transfer of the loan. The final rule is effective **08/21/2020**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-07-22/pdf/2020-14114.pdf>. *Federal Register*, Vol. 85, No. 141, 07/22/2020, 44146-44158.

FDIC Rescinds Guidance on Supervisory Concerns and Expectations Regarding Deposit Advance Products.

FDIC rescinds previously issued guidance regarding deposit advance products. On **11/26/2013**, FDIC issued final supervisory guidance titled, *Guidance on Supervisory Concerns and Expectations Regarding Deposit Advance Products*, which addressed safe and sound banking practices and consumer protection in connection with deposit advance products. On **05/20/2020**, FDIC, Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and National Credit Union Administration issued the *Interagency Lending Principles for Offering Responsible Small-Dollar Loans* (Interagency Lending Principles) to encourage supervised banks, savings associations, and credit unions to offer responsible small-dollar loans to customers for both consumer and small business purposes. FDIC has rescinded the 2013 guidance and replaced it with the new interagency guidance to provide uniform principles for all financial institutions.

<https://www.govinfo.gov/content/pkg/FR-2020-07-24/pdf/2020-15224.pdf>. *Federal Register*, Vol. 85, No. 143, 07/24/2020, 44685-44686.

FDIC Issues Response to Exception Requests Under Recordkeeping for Timely Deposit Insurance Determination Rule.

FDIC provided a response to exception requests pursuant to recordkeeping requirements for timely deposit insurance determinations. FDIC provided notice to covered institutions that it has granted: (1) a time-limited exception of up to 18 months concerning the information technology (IT) system requirements and general recordkeeping requirements for certain deposit accounts for sole proprietorships that the covered institution's IT systems misclassify with an incorrect ownership right; and (2) capacity code and a time-limited exception of up to 12 months concerning the IT system requirements and general recordkeeping requirements for limited number of joint deposit accounts that the covered institution has not confirmed are "qualifying joint accounts" for deposit insurance purposes. The grants of exception relief were effective **07/28/2020**. The notice may be viewed at:

[https://www.govinfo.gov/content/pkg/FR-2020-](https://www.govinfo.gov/content/pkg/FR-2020-08-04/pdf/2020-16899.pdf)

[08-04/pdf/2020-16899.pdf](https://www.govinfo.gov/content/pkg/FR-2020-08-04/pdf/2020-16899.pdf). *Federal Register*, Vol. 85, No. 150, 08/04/2020, 47213-47214.

FDIC Announces Termination of Receiverships. FDIC as Receiver for Town Community Bank and Trust, Illinois and United Security Bank, Georgia,

was charged with the duty of winding up the affairs of the former institutions and liquidating all related assets. The Receiver has fulfilled its obligations and made all dividend distributions required by law. The Receiver has further irrevocably authorized and appointed FDIC-Corporate as its attorney-in-fact to execute and file any and all documents that may be required to be executed by the Receiver which FDIC-Corporate, in its sole discretion, deems necessary, including but not limited to releases, discharges, satisfactions, endorsements, assignments, and deeds. Effective **08/02/2020**, the Receivership has been terminated, the Receiver has been discharged, and the Receivership has ceased to exist as a legal entity. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-08-06/pdf/2020-17208.pdf>. *Federal Register*, Vol. 85, No. 152, 08/06/2020, 47793.

FDIC Seeks Comment on Standards and Certification for Models and Third-Party Providers of Technology and Other Services.

FDIC seeks comment on whether a standard-setting and voluntary-certification program could be established to support financial institutions' efforts to implement models and manage model risk by certifying or assessing certain aspects of the models themselves, and to conduct due diligence of third-party providers of technology and other services by certifying or assessing certain aspects of the third-party providers' operations or condition. FDIC is especially interested in information on models and technology services developed and provided by financial technology companies, often referred to as "fintechs." Comments are due **09/22/2020**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-07-24/pdf/2020-16058.pdf>. *Federal Register*, Vol. 85, No. 143, 07/24/2020, 44890-44894.

OCC Issues Final Rule to Repeal Employment Contracts for Savings Associations and Revise Mutual to Stock Conversion Rules.

The Office of the Comptroller of the Currency (OCC) issued a final rule that repeals its employment

contracts rule for federal savings associations. The change was recommended in the March 2017 Economic Growth and Regulatory Paperwork Reduction Act report. 12 CFR 163.39 sets forth the requirements for a federal savings association that enters into an employment contract with its officers and employees. Section 163.39(a) requires written employment contracts for officers and employees that are approved by a federal savings association's board of directors. Section 163.39(a) also prohibits a federal savings association from entering into an employment contract with any of its officers or other employees if the employment contract would constitute an unsafe or unsound practice. Under section 163.39(b), a contract must include a federal savings association's right to terminate the employee at will. There are no similar requirements for national banks. The final rule also amends OCC's rule for conversions from mutual to stock form of a savings association to reduce burden, provide clarity, increase flexibility, and update cross-references. Additionally, the final rule updates cross-references to repealed and integrated rules, removes unnecessary definitions, and makes technical changes to other OCC rules. The final rule is effective **08/13/2020**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-07-14/pdf/2020-12784.pdf>. *Federal Register*, Vol. 85, No. 135, 07/14/2020, 42630-42661.

OCC Makes Technical Correction to OREO Rule.

OCC issued a final rule to make a technical correction to its other real estate owned (OREO) rule. On **10/22/2019**, OCC published in the *Federal Register* a final rule to revise provisions on OREO and make related technical amendments. Due to a technical error in the amendatory text, certain revisions in the final rule were not incorporated in the Code of Federal Regulations. The final rule corrects those omissions. The final rule is effective **07/17/2020**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-07-17/pdf/2020-14108.pdf>. *Federal Register*, Vol. 85, No. 138, 07/17/2020, 34320-34322.

OCC Seeks Comment on "True Lender" Proposal.

OCC seeks comment on a proposed rule meant to help determine when a national bank or federal savings association (bank) makes a loan and is the "true lender" in the context of a partnership

between a bank and a third party, such as a marketplace lender. Under the proposed rule, a bank makes a loan if, as of the date of origination, it is named as the lender in the loan agreement or funds the loan. Comments are due **09/03/2020**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-07-22/pdf/2020-15997.pdf>. *Federal Register*, Vol. 85, No. 141, 07/22/2020, 44223-44228.

HUD Issues Final Rule on Preserving Community and Neighborhood Choice.

The Department of Housing and Urban Development (HUD) issued a final rule regarding community and neighborhood choice. HUD grantees are generally required to certify that they will "affirmatively further fair housing" (AFFH) through HUD's implementation of the Fair Housing Act and other applicable statutes. For years after the certification was first required, it was merely part of a general commitment to use the funds in good faith and accompanied similar certifications not to violate various civil rights statutes. Over time however, HUD began to use the AFFH certification as a vehicle to force states and localities to change zoning and other land use laws. This was done via a series of regulations and guidance documents culminating with the 2015 AFFH rule. The approach is not required by applicable statutes, which gives HUD considerable discretion in determining what "affirmatively furthering fair housing" means, and it is also at odds with both federalism principles and specific statutes protecting local control over housing policy. In the new rule, HUD repeals the 2015 AFFH rule and its related accretions. The new rule returns to the original understanding of what the AFFH certification was for the first eleven years of its existence: AFFH certifications will be deemed sufficient provided grantees took affirmative steps to further fair housing policy during the relevant period. The final rule is effective **09/08/2020**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-08-07/pdf/2020-16320.pdf>. *Federal Register*, Vol. 85, No. 153, 08/07/2020, 47899-17912.

HUD Issues Interim Final Rule to Extend Housing Counselor Certification Exam Deadline.

HUD issued an interim final rule to provide a grace period for the housing counselor certification examination. HUD's current rule states that

participating agencies and counselors must comply with certification requirements by 36 months after HUD commences the administration of the certification examination. That 36-month grace period ended **08/01/2020**. Due to the COVID-19 national emergency, which has caused the shutdown of the testing centers where housing counselors take the certification examination, a large number of housing counselors will be unable to get certified by the end of the grace period, resulting in a loss of federal funding for some HUD-approved housing counseling agencies and loss of the ability to provide counseling that is required or provided in numerous HUD programs. Therefore, the interim rule amends the time period in which to become certified to a new deadline of **08/01/2021**. The interim final rule is effective **08/05/2020**. Comments are due **09/04/2020**. The interim final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-08-05/pdf/2020-17138.pdf>. *Federal Register*, Vol. 85, No. 151, 08/05/2020, 47300-47304.

HUD Announces Interest Rate Paid on Debentures.

HUD announced changes in the interest rates to be paid on debentures issued with respect to a loan or mortgage insured by the Federal Housing Administration (FHA) under the provisions of the National Housing Act (the Act). The interest rate for debentures issued under Section 221(g)(4) of the Act during the 6-month period beginning **07/01/2020**, is 5/8 percent. The interest rate for debentures issued under any other provision of the Act is the rate in effect on the date that the commitment to insure the loan or mortgage was issued, or the date that the loan or mortgage was endorsed (or initially endorsed if there are two or more endorsements) for insurance, whichever rate is higher. The interest rate for debentures issued under these other provisions with respect to a loan or mortgage committed or endorsed during the 6-month period beginning **07/01/2020**, is 11/4 percent. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-08-05/pdf/2020-17066.pdf>. *Federal Register*, Vol. 85, No. 151, 08/05/2020, 47394-47396.

FEMA Issues Final Rule to Codify Biggert-Waters and Homeowners Flood Insurance Affordability Acts.

The Federal Emergency Management Agency (FEMA) issued a final rule to revise the National Flood Insurance Program (NFIP) regulations to codify certain provisions of the Biggert-Waters Flood Insurance Reform Act and the Homeowner Flood Insurance Affordability Act, and to clarify certain existing NFIP rules relating to NFIP operations and the Standard Flood Insurance Policy. The final rule is effective **10/01/2021**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-07-20/pdf/2020-09260.pdf>. *Federal Register*, Vol. 85, No. 138, 07/20/2020, 43946-43986.

FEMA Issues Final Rules on Suspensions of NFIP Community Eligibility.

- FEMA issued a final rule that identifies communities in the states of **Pennsylvania** and **Iowa**, where the sale of flood insurance has been authorized under the National Flood Insurance Program (NFIP) that are scheduled for suspension on the effective dates listed within the final rule because of noncompliance with the floodplain management requirements of the program. If FEMA receives documentation that the community has adopted the required floodplain management measures prior to the effective suspension date given in the final rule, the suspension will not occur and a notice of this will be provided by publication in the *Federal Register* on a subsequent date. The effective date of each community's scheduled suspension is the third date ("Susp.") listed in the third column of the table within the final rule. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-07-20/pdf/2020-14861.pdf>. *Federal Register*, Vol. 85, No. 139, 07/20/2020, 43708-43710.
- FEMA issued a final rule that identifies communities in the states of **Pennsylvania** and **Illinois**, where the sale of flood insurance has been authorized under the National Flood Insurance Program (NFIP) that are scheduled for suspension on the effective dates listed within the final rule because of noncompliance with the floodplain management requirements of the

program. If FEMA receives documentation that the community has adopted the required floodplain management measures prior to the effective suspension date given in the final rule, the suspension will not occur and a notice of this will be provided by publication in the *Federal Register* on a subsequent date. The effective date of each community's scheduled suspension is the third date ("Susp.") listed in the third column of the table within the final rule. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-08-06/pdf/2020-16400.pdf>. *Federal Register*, Vol. 85, No. 152, 08/06/2020, 47673-47675.

FEMA Issues Notices of Changes in Flood Hazard Determinations.

- FEMA issued a notice which lists communities in the states of **Colorado, Florida, Georgia, Montana, North Dakota, Oklahoma, Pennsylvania, South Carolina, Tennessee, Texas, and Virginia**, where new or modified Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect these flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with Federal Regulations. From the date of the second publication of notification of these changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2020-07-16/pdf/2020-15368.pdf>. *Federal Register*, Vol. 85, No. 137, 07/16/2020, 43252-43254.

- FEMA issued a notice which lists communities in the states of **Colorado, Florida, Massachusetts, Maine, Pennsylvania, Texas, Virginia, and Washington, D.C.**, where new or modified Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect these flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with Federal Regulations. From the date of the second publication of notification of these changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2020-07-24/pdf/2020-16091.pdf>. *Federal Register*, Vol. 85, No. 143, 07/24/2020, 44917-44920.
- FEMA issued a notice which lists communities in the states of **Alabama, Arizona, Arkansas, Colorado, Connecticut, Florida, Georgia, Massachusetts, Maine, North Carolina, Oklahoma, Pennsylvania, South Dakota, Texas, and Virginia**, where new or modified Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect these flood hazard

determinations through issuance of a Letter of Map Revision (LOMR), in accordance with Federal Regulations. From the date of the second publication of notification of these changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-07-31/pdf/2020-16609.pdf>. *Federal Register*, Vol. 85, No. 148, 07/31/2020, 46142-46146.

- FEMA issued a notice which lists communities in the states of **Arizona, California, Iowa, Nebraska, Nevada, New Jersey, New York, Ohio, Texas, and Wisconsin**, where new or modified Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports, prepared by FEMA for each community, is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect these flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with Federal Regulations. From the date of the second publication of notification of these changes in a newspaper of local circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2020-07-31/pdf/2020-16612.pdf>. *Federal Register*, Vol. 85, No. 148, 07/31/2020, 46148-46150.

FEMA Issues Proposed Flood Hazard Determinations.

FEMA seeks comment on proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for the communities in the state of **Iowa**, as listed in the table in the notice. The purpose of the notice is to seek general information and comment regarding the preliminary FIRM, and where applicable, the FIS report that FEMA has provided to the affected communities. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **09/29/2020**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2020-07-31/pdf/2020-16607.pdf>. *Federal Register*, Vol. 85, No. 148, 07/31/2020, 46147-46148.

FEMA Issues Correction to a Previously Published Notice of Changes in Flood Hazard Determinations.

On **07/10/2020**, FEMA published in the *Federal Register* a notice regarding changes in flood hazard determinations that contained an erroneous table. This notice provides corrections to that table to be used in lieu of the information published. The table provided in the correction represents the changes in communities affected for Mobile County, **Alabama**, as listed in the correction. The flood hazard determinations will be finalized on the dates listed in the table in the correction and revise the FIRM panels and FIS report in effect prior to this determination for the listed communities. The correction may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2020-07-31/pdf/2020-16608.pdf>. *Federal Register*, Vol. 85, No. 148, 07/31/2020, 46150-46151.

IRS Issues Final Rule to Reduce PTIN Fee.

The Internal Revenue Service (IRS) issued a final rule to amend existing regulations related to the imposition of certain user fees on tax return preparers. The final rule reduces the amount of the user fee to apply for or renew a preparer tax

identification number (PTIN). The final rule is effective **08/17/2020**. See section 300.13(d) of the final rule for date of applicability. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-07-17/pdf/2020-15446.pdf>. *Federal Register*, Vol. 85, No. 138, 07/17/2020, 43433-43436.

IRS Issues Temporary Final and Proposed Rules Regarding Recapture of Excess Employment Tax Credits under FFCRA and CARES Act.

- IRS issued a temporary final rule to amend regulations under sections 3111 and 3221 of the Internal Revenue Code under the regulatory authority granted by the Families First Coronavirus Response Act (FFCRA) and the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) to prescribe such regulations as may be necessary to reconcile advance payments of refundable employment tax credits provided under the acts and recapture the benefit of the credits when necessary. Consistent with the authority, the temporary final rule authorizes the assessment of any erroneous refund of the credits paid under sections 7001 and 7003 of FFCRA, including any increases in such credits under section 7005 thereof, and section 2301 of the CARES Act. The text of the temporary final rule serves as text of the proposed rule as is highlighted in the next paragraph. The temporary final rule is effective **07/29/2020**. See sections 31.3111-6T and 31.3221-5T of the temporary final rule for date of applicability. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-07-29/pdf/2020-16302.pdf>. *Federal Register*, Vol. 85, No. 146, 07/29/2020, 45514-45519.
- IRS issued a proposed rule to amend regulations under sections 3111 and 3221 of the Internal Revenue Code under the regulatory authority granted by the Families First Coronavirus Response Act (FFCRA) and the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) to prescribe such regulations as may be necessary to reconcile advance payments of refundable employment tax credits provided under the acts and recapture the benefit of the credits when necessary. The proposed rule affects businesses and tax-exempt organizations that claim certain

credits under FFCRA for qualifying sick and family leave wages and that claim certain employee retention credits under the CARES Act. The temporary final rule, as highlighted in the above paragraph, serves as the text of the proposed rule. Comments are due **09/28/2020**.

The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-07-29/pdf/2020-16300.pdf>. *Federal Register*, Vol. 85, No. 146, 07/29/2020, 45551-45553.

FHFA Corrects FHLB Housing Goals.

The Federal Housing Finance Agency (FHFA) announced a non-substantive change to correct an erroneous amendatory instruction in the final rule that was published in the *Federal Register* on **06/25/2020**, that amended the existing Federal Home Loan Bank (FHLB) Housing Goals regulation. The correction is effective **08/24/2020**. The correction may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-07-22/pdf/2020-15076.pdf>. *Federal Register*, Vol. 85, No. 141, 07/22/2020, 44159.

SBA Issues Interim Final Rule on PPP Loan Review.

The Small Business Administration (SBA) issued an interim final rule regarding loan review decisions. On **04/02/2020**, SBA posted on its website an interim final rule relating to the implementation of sections 1102 and 1106 of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). Section 1102 temporarily adds a new product, the Paycheck Protection Program (PPP), to SBA's 7(a) Loan Program. Subsequently, SBA issued a number of interim final rules to implement PPP. This interim final rule supplements the interim final rule on loan review procedures and related borrower and lender responsibilities posted on SBA's website on **05/22/2020**, as revised by the interim final rule posted on SBA's website on **06/22/2020**, in order to inform PPP borrowers and lenders of the process for a PPP borrower to appeal certain SBA loan review decisions to the SBA Office of Hearings and Appeals. The interim final rule is effective upon publication in the *Federal Register*. Comments are due thirty days after publication in the *Federal Register*. The interim final rule may be viewed at:

<https://www.sba.gov/sites/default/files/2020-08/PPP%20--%20IFR%20-->

https://www.sba.gov/sites/default/files/2020-08/Final%20PPP%20FAQs%20%28August%2011%2C%202020%29_0.pdf.

SBA Makes Temporary Changes to Community Advantage Pilot Program.

SBA made temporary changes to the Community Advantage (CA) Pilot Program which is a program intended to increase SBA-guaranteed loans to small businesses in underserved areas. In response to the Coronavirus Disease 2019 (COVID-19) pandemic, SBA has developed a new, temporary CA loan product, Community Advantage Recovery Loans (CA Recovery Loans) for eligible CA Lenders to provide technical and financial assistance to assist small businesses located in underserved areas with retooling their business models for the COVID-19 environment and to help build financial resiliency against potential future disruptions. Please see the notice for the specific requirements for CA Recovery Loans. Changes made to the pilot program are effective **07/15/2020**. CA Recovery Loans can be approved through **09/27/2020**. Loans must be fully disbursed no later than **10/01/2020**. Comments are due **08/14/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-07-15/pdf/2020-14852.pdf>. *Federal Register*, Vol. 85, No. 136, 07/15/2020, 42964-42966.

SBA Issues PPP Forgiveness Platform User Guide, Forgiveness FAQs and Updates General PPP FAQs.

SBA issued lender instructions for its Paycheck Protection Program (PPP) forgiveness platform. The instructions are meant as a user's guide for the platform and includes a platform overview, account management instructions, how to submit loan forgiveness decisions, how to monitor forgiveness status after submission, and additional resources. SBA has also issued a series of frequently asked questions (FAQs) regarding PPP loan forgiveness. Lastly, SBA has also updated its general PPP FAQs to address questions regarding fees and vision and dental benefits. The PPP Forgiveness Platform User Guide, forgiveness FAQs, and general PPP FAQs may be viewed at the following links, respectively: <https://f.hubspotusercontent00.net/hubfs/5005401/PPP-Forgiveness-Platform-User-Guide.pdf>; <https://www.sba.gov/sites/default/files/2020-08/PPP%20-%20Loan%20Forgiveness%20FAQs%20%28August%2011%2C%202020%29.pdf>; and

https://www.sba.gov/sites/default/files/2020-08/Final%20PPP%20FAQs%20%28August%2011%2C%202020%29_0.pdf.

SBA Announces 504 Debt Refinancing without Expansion.

SBA announced that, due to an economic recession as determined by the National Bureau of Economic Research, borrowers in the 504 Loan Program may contribute not less than 10 percent, instead of not less than 15 percent, to projects involving limited or special purpose buildings or structures when refinancing debt without expansion. The lower required contribution will be in effect until the first day of the calendar quarter following the end of the economic recession as determined by the National Bureau of Economic Research or its equivalent. The 504 Loan Program is an SBA business loan program authorized under title V of the Small Business Investment Act. SBA will publish a notice in the *Federal Register* to announce the date on which the requirement of the lower borrower contribution ends. The lower required contribution will apply to applications submitted on or after **08/03/2020**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-08-03/pdf/2020-16792.pdf>. *Federal Register*, Vol. 85, No. 149, 08/03/2020, 46775-46776.

Agencies Issue Final OneRD Guaranteed Loan Regulation.

The Rural Business-Cooperative Service (RBC), Rural Housing Service (RHS), and Rural Utilities Service (RUS) (collectively, the agencies) issued a final rule regarding a unified guaranteed loan platform for enhanced delivery of four existing guaranteed loan programs: Community Facilities (CF) administered by RHS; Water and Waste Disposal (WWD) administered by RUS; and Business and Industry (B&I) and Rural Energy for America (REAP) administered by RBC. The new regulation eliminates existing regulations in six areas: 7 CFR part 3575, subpart A which is the existing regulation for making and servicing CF guaranteed loans; 7 CFR part 1779 which is the existing regulation for making and servicing WWD guaranteed loans; 7 CFR part 4279, subparts A and B which are the existing regulations for making B&I guarantee loans; 7 CFR part 4280, subpart B which

is the existing regulation for making REAP guarantee loans; and 7 CFR 4287 subpart B which is the existing regulation for servicing B&I and REAP guarantee loans. The final rule replaces those removed sections with the OneRD guarantee loan regulation, a unified regulation for making and servicing the four guaranteed loan programs, codified at 7 CFR 5001. The final rule incorporates new and revised provisions intended to simplify, improve, expand and enhance the delivery of the four guaranteed loan programs. The provisions include, among others, clearly defined specific project eligibility criteria, revised requirements for lenders to participate in the programs, and streamlined documentation requirements for submission of guaranteed loan applications. The final rule is effective **10/01/2020**. Comments are due **09/14/2020**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-07-14/pdf/2020-13991.pdf>. *Federal Register*, Vol. 85, No. 135, 07/14/2020, 42494-42580.

Agencies Issue NOFA for Organic Certification Cost Share Program.

The Farm Service Agency (FSA) and Commodity Credit Corporation (CCC) (collectively, the agencies) announced changes to the availability of funding and payment calculation for certified organic operations, which are required based on expected participation levels and limited funding, under the Organic Certification Cost Share Program (OCCSP). The agencies also announced the opportunity for state agencies to apply for grant agreements to administer the OCCSP program in fiscal year (FY) 2020. Applications for state agency agreements for funds for FY 2020 cost share assistance will be accepted between **08/10/2020**, and **09/09/2020**. Producer and handler applications for OCCSP payments from producers and handlers for FY 2020 will be accepted until **10/31/2020**. For FY 2021 through 2023, the agencies will accept applications from October 1 of the applicable FY through October 31 of the following FY. The NOFA may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-08-10/pdf/2020-17385.pdf>. *Federal Register*, Vol. 85, No. 154, 08/10/2020, 48149-48150.

RBC Issues Correction to Rural Cooperative Development Grant NOFA.

The Rural Business-Cooperative Service (RBC) issued a correction to a previously published notice of funding availability (NOFA). RBC published a NOFA in the *Federal Register* on **07/02/2020**, of the acceptance of fiscal year (FY) 2020 applications for Rural Cooperative Development Grant (RCDG). The NOFA inadvertently referenced an incorrect application submission deadline in the past publication. Please see the notice for correct application information. The correction may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-07-14/pdf/2020-14848.pdf>. *Federal Register*, Vol. 85, No. 135, 07/14/2020, 42348.

SEC Issues Proposed Rule to Update Reporting Threshold for Institutional Investment Managers.

The Securities and Exchange Commission (SEC) proposed to update the reporting threshold for Form 13F reports by institutional investment managers for the first time in 45 years, raising the reporting threshold from \$100 million to \$3.5 billion to reflect the change in size and structure of the U.S. equities market since 1975, when Congress adopted the requirement for these managers to file holdings reports with SEC. The proposed rule also amends Form 13F to increase the information provided by institutional investment managers by eliminating the omission threshold for individual securities and requiring managers to provide additional identifying information. SEC also proposed to make certain technical amendments, including to modernize the structure of data reporting and amend the instructions on Form 13F for confidential treatment requests in light of a recent decision of the U.S. Supreme Court. Comments are due **09/29/2020**.

The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-07-31/pdf/2020-15322.pdf>. *Federal Register*, Vol. 85, No. 148, 07/31/2020, 46422-46530.

CFTC Issues Proposed Rule on Electronic Trading Risk Principles.

The Commodity Futures Trading Commission (CFTC) proposed amendments to its regulations to address the potential risk of a designated contract market's (DCM) trading platform experiencing a disruption or system anomaly due to electronic trading. The proposed regulations consist of three

principles applicable to DCMs concerning: the implementation of exchange rules applicable to market participants to prevent, detect, and mitigate market disruptions and system anomalies associated with electronic trading; the implementation of exchange-based pre-trade risk controls for all electronic orders; and the prompt notification of CFTC by DCMs of any significant disruptions to their electronic trading platforms. Comments are due **08/24/2020**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2020-07-15/pdf/2020-14381.pdf>. *Federal Register*, Vol. 85, No. 136, 07/15/2020, 42761-42782.

CFTC Withdraws Automated Trading Regulation.

On **12/17/2015**, CFTC published a proposed rule, Regulation Automated Trading. On **11/25/2016**, CFTC issued a proposed rule to modify its Regulation Automated Trading. In light of feedback CFTC received in response to the previously proposed rules, CFTC has withdrawn the proposals and rejects certain policy approaches related to the regulation of automated trading contained therein. CFTC withdraws previously published proposed rules (80 FR 78824) and (81 FR 85334) as of **07/15/2020**. The withdrawal may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2020-07-15/pdf/2020-14383.pdf>. *Federal Register*, Vol. 85, No. 136, 07/15/2020, 42755-42761.

Proposed Rules and Comment Due Dates

<u>Agency</u>	<u>Proposed Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Comment Due Date</u>
Bureau of Consumer Financial Protection (CFPB)	Proposed Advisory Opinion Program and Associated Proposed Information Collection.	<i>Federal Register</i> , Vol. 85, No. 120, 06/22/2020, 37394- 37396.	Aug. 21, 2020
CFPB	Amendment to General QM Debt-to-Income Ratio Requirement.	<i>Federal Register</i> , Vol. 85, No. 133, 07/10/2020, 41716- 41778.	Sep. 08, 2020
* CFPB	Revision to HPML Escrow Rules.	<i>Federal Register</i> , Vol. 85, No. 141, 07/22/2020, 44228- 44244.	Sep. 21, 2020
* Commodity Futures Trading Commission (CFTC)	Electronic Trading Risk Principles.	<i>Federal Register</i> , Vol. 85, No. 136, 07/15/2020, 42761- 42782.	Aug. 24, 2020
Internal Revenue Service (IRS)	Carryback of Consolidated Net Operating Losses.	<i>Federal Register</i> , Vol. 85, No. 131, 07/08/2020, 40927- 40951.	Aug. 31, 2020
* IRS	Recapture of Excess Employment Tax Credits under FFCRA and CARES Act.	<i>Federal Register</i> , Vol. 85, No. 146, 07/29/2020, 45551- 45553.	Sep. 28, 2020
Labor, Dept. of (DOL)	Proposed Class Exemption from Certain Prohibited Transaction Restrictions.	https://www.dol.gov/sites/dolgov/files/ebsa/laws-and-regulations/rules-and-regulations/proposed-regulations/investment-advice-fiduciaries/improving-investment-advice-for-workers-and-retirees.pdf .	Comments Due: 30 days from date published in <i>Federal Register</i> .
* Office of the Comptroller of the Currency (OCC)	True Lender Proposal.	<i>Federal Register</i> , Vol. 85, No. 141, 07/22/2020, 44223- 44228.	Sep. 03, 2020
* Securities and Exchange Commission (SEC)	Update to Reporting Threshold for Institutional Investment Managers.	<i>Federal Register</i> , Vol. 85, No. 148, 07/31/2020, 46422-	Sep. 29, 2020

		46530.	
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Final Rules and Effective Dates

<u>Agency</u>	<u>Final Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Effective Date</u>
Bureau of Consumer Financial Protection (CFPB)	Amendments to Equal Credit Opportunity Act Ethnicity and Race Information Collection.	<i>Federal Register</i> , Vol. 82, No. 189, 10/02/2017, 45680- 45697.	Jan. 01, 2018 The amendment to Appendix B removing the existing "Uniform Residential Loan Application" form in amendatory instruction 6 is effective: Jan. 01, 2022.
CFPB	Regulation C.	<i>Federal Register</i> , Vol. 84, No. 209, 10/29/2019, 57946- 58004.	Jan. 01, 2020 (Except for the amendments to § 1003.2 in amendatory instruction 6, the amendments to § 1003.3 in amendatory instruction 7, and the amendments to supplement I to part 1003 in amendatory instruction 8, which are effective on 01/01/2022.)
CFPB	HMDA Reporting Threshold Increase.	<i>Federal Register</i> , Vol. 85, No. 92, 05/12/2020, 28364- 28407.	Jul. 01, 2020 Increased Threshold for Open-End Lines: Jan. 01, 2022
* CFPB	NOTICE: Ratification of 2017 Payday, Vehicle Title, and Certain High-Cost Installment Loan Rule.	<i>Federal Register</i> , Vol. 85, No. 134, 07/13/2020, 41905- 41906.	Issued: Jul. 13, 2020
* CFPB	GUIDANCE: Statement on Additional Loan Accommodations Related to COVID-19 Emergency.	https://www.ffiec.gov/press/PDF/Statement for Loans Needing the End of R	Issued: Aug. 03, 2020

		elief Period.pdf	
*	CFPB	NOTICE: Comments Sought Regarding Equal Credit Opportunity Act (ECOA) and Regulation B.	<i>Federal Register</i> , Vol. 85, No. 149, 08/03/2020, 46600-46603.
*	CFPB	Amendment to the Payday, Vehicle Title, and Certain High-Cost Installment Loans Rule Published in <i>Federal Register</i> .	<i>Federal Register</i> , Vol. 85, No. 141, 07/22/2020, 44382-44446.
	CFPB	Delay of Compliance Date and Correcting Amendments to Payday, Vehicle Title, and Certain High-Cost Installment Loans.	<i>Federal Register</i> , Vol. 84, No. 116, 06/17/2019, 27907-27930.
*	Commodity Credit Corporation (CCC)	NOFA: Organic Certification Cost Share Program.	<i>Federal Register</i> , Vol. 85, No. 154, 08/10/2020, 48149-48150.
	CCC	INTERIM FINAL RULE: Agricultural Conservation Easement Program. CORRECTION: Agricultural Conservation Easement Program.	<i>Federal Register</i> , Vol. 84, No. 242, 12/17/2019, 69272-69293. <i>Federal Register</i> , Vol. 85, No. 16, 01/24/2020, 4191-4192.
	Commodity Futures Trading Commission (CFTC)	Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds.	<i>Federal Register</i> , Vol. 84, No. 220, 11/14/2019, 61974-62277. The effective date for amendatory instructions 1 through 14 (OCC), 16 through 29 (FRB), 31 through 44 (FDIC), and 46 through 58 (CFTC) is Jan. 01, 2020 ; the effective date for amendatory instructions 60 through 73 (SEC) is Jan. 13, 2020 ; and the effective date for the addition of appendices Z at amendatory instructions 15 (OCC), 30 (FRB), and 45 (FDIC) is Jan. 01, 2020 , through Dec. 31,

			<p>2020, except for amendatory instruction 74 (SEC), which is effective Jan. 13, 2020, through Dec. 31, 2020.</p> <p>Banking entities must comply with the final amendments by Jan. 01, 2021</p>
*	CFTC	WITHDRAWAL: Automated Trading Proposed Rule Withdrawn.	<p><i>Federal Register</i>, Vol. 85, No. 136, 07/15/2020, 42755-42761.</p> <p>Jul. 15, 2020</p>
*	CFTC	Amendments to Volcker Rule.	<p><i>Federal Register</i>, Vol. 85, No. 148, 07/31/2020, 46422-46530.</p> <p>Oct. 01, 2020</p>
	Farm Credit Administration (FCA)	Board Meeting Regulations.	<p><i>Federal Register</i>, Vol. 85, No. 24, 02/05/2020, 6421-6422.</p> <p>FCA will publish a document announcing the effective date in the <i>Federal Register</i>.</p>
	FCA	GUIDANCE: Revisions to Interagency Questions and Answers Regarding Flood Insurance.	<p><i>Federal Register</i>, Vol. 85, No. 129, 07/06/2020, 40442-40478.</p> <p>Issued: Jul. 06, 2020</p> <p>Comments Due: Sep. 04, 2020</p>
	FCA	Margin and Capital Requirements for Covered Swap Entities.	<p><i>Federal Register</i>, Vol. 85, No. 127, 07/01/2020, 39754-39780.</p> <p>Aug. 31, 2020</p>
		INTERIM FINAL RULE: Margin and Capital Requirements for Covered Swap Entities.	<p><i>Federal Register</i>, Vol. 85, No. 127, 07/01/2020, 39464-39470.</p> <p>Sep. 01, 2020</p> <p>Comments Due: Aug. 31, 2020</p>
*	Farm Service Agency (FSA)	NOFA: Organic Certification Cost Share Program.	<p><i>Federal Register</i>, Vol. 85, No. 154, 08/10/2020, 48149-48150.</p> <p>Issued: Aug. 10, 2020</p>
	Federal Crop Insurance Corporation (FCIC)	Dry Pea Crop Insurance Provisions.	<p><i>Federal Register</i>, Vol. 85, No. 124, 06/26/2020, 38276-38281.</p> <p>Jun. 30, 2020</p> <p>Comments Due: Aug. 25, 2020</p>
	FCIC	Coarse Grains Crop Insurance	<p><i>Federal Register</i>,</p> <p>Jun. 30, 2020</p>

	Provisions.	Vol. 85, No. 125, 06/29/2020, 38749- 387620.	Comments Due: Aug. 28, 2020
Federal Deposit Insurance Corporation (FDIC)	Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds.	<i>Federal Register</i> , Vol. 84, No. 220, 11/14/2019, 61974- 62277.	The effective date for amendatory instructions 1 through 14 (OCC), 16 through 29 (FRB), 31 through 44 (FDIC), and 46 through 58 (CFTC) is Jan. 01, 2020 ; the effective date for amendatory instructions 60 through 73 (SEC) is Jan. 13, 2020 ; and the effective date for the addition of appendices Z at amendatory instructions 15 (OCC), 30 (FRB), and 45 (FDIC) is Jan. 01, 2020 , through Dec. 31, 2020 , except for amendatory instruction 74 (SEC), which is effective Jan. 13, 2020 , through Dec. 31, 2020 . Banking entities must comply with the final amendments by Jan. 01, 2021 Jan. 01, 2020
	CORRECTION: Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds.	<i>Federal Register</i> , Vol. 84, No. 232, 12/03/2019, 66063.	
FDIC	Standardized Approach for Calculating the Exposure Amount of Derivative Contracts.	<i>Federal Register</i> , Vol. 85, No. 16, 01/24/2020, 4362- 4444.	Apr. 01, 2020 Compliance Date: Jan. 01, 2022
FDIC	INTERIM FINAL RULE: Temporary Appraisal and Evaluation Rules to Facilitate	<i>Federal Register</i> , Vol. 85, No. 75, 04/17/2020, 21312-	Apr. 17, 2020 until Dec. 31, 2020

	Real Estate-Related Transactions Affected by COVID-19 Published in <i>Federal Register</i> .	21318.	
	FDIC	GUIDANCE: Revisions to Interagency Questions and Answers Regarding Flood Insurance.	<i>Federal Register</i> , Vol. 85, No. 129, 07/06/2020, 40442-40478.
			Issued: Jul. 06, 2020 Comments Due: Sep. 04, 2020
*	FDIC	NOTICE: Annual Report Submitted to Congressional Committees Published in <i>Federal Register</i> .	<i>Federal Register</i> , Vol. 85, No. 134, 07/13/2020, 42069-42071.
			Issued: Jul. 13, 2020
*	FDIC	Rescission of 2013 Guidance on Supervisory Concerns and Expectations Regarding Deposit Advance Products.	<i>Federal Register</i> , Vol. 85, No. 143, 07/24/2020, 44685-44686.
			Issued: Jul. 24, 2020
*	FDIC	NOTICE: Response to Exception Requests Under Recordkeeping for Timely Deposit Insurance Determination Rule.	<i>Federal Register</i> , Vol. 85, No. 150, 08/04/2020, 47213-47214.
			Jul. 28, 2020
*	FDIC	GUIDANCE: Statement on Additional Loan Accommodations Related to COVID-19 Emergency.	https://www.ffiec.gov/press/PDF/Statement for Loans Nearing the End of Relief Period.pdf
			Issued: Aug. 03, 2020
*	FDIC	NOTICE: Termination of Receivership for United Security Bank, Georgia and Town Community Bank and Trust, Illinois.	<i>Federal Register</i> , Vol. 85, No. 152, 08/06/2020, 47793.
			Aug. 02, 2020
*	FDIC	Federal Interest Rate Authority.	<i>Federal Register</i> , Vol. 85, No. 141, 07/22/2020, 44146-44158.
			Aug. 21, 2020
	FDIC	Margin and Capital Requirements for Covered Swap Entities.	<i>Federal Register</i> , Vol. 85, No. 127, 07/01/2020, 39754-39780.
			Aug. 31, 2020
		INTERIM FINAL RULE: Margin and Capital Requirements for Covered Swap Entities.	<i>Federal Register</i> , Vol. 85, No. 127, 07/01/2020, 39464-39470.
			Sep. 01, 2020 Comments Due: Aug. 31, 2020
*	FDIC	NOTICE: Revisions to Call Reports.	<i>Federal Register</i> , Vol. 85, No. 141, 07/22/2020, 44361-44376.
			Sep. 21, 2020
*	FDIC	NOTICE: Standards and Certification for Models and Third-Party Providers of Technology and Other Services.	<i>Federal Register</i> , Vol. 85, No. 143, 07/24/2020, 44890-44894.
			Sep. 22, 2020

*	FDIC	Amendments to Volcker Rule.	<i>Federal Register</i> , Vol. 85, No. 148, 07/31/2020, 46422-46530.	Oct. 01, 2020
	FDIC	NOTICE: Extension of Review Period for Credit Risk Retention Regulations.	<i>Federal Register</i> , Vol. 85, No. 126, 06/30/2020, 39099-39100.	Review Extended to: Jun. 20, 2021
	Federal Emergency Management Agency (FEMA)	NOTICE: Effectiveness of Maintaining and Improving State, Local, and Tribal Territorial Preparedness.	<i>Federal Register</i> , Vol. 85, No. 113, 06/11/2020, 35659-35660.	Nov. 09, 2020
*	FEMA	Codification of Biggert-Waters and Homeowners Flood Insurance Affordability Acts.	<i>Federal Register</i> , Vol. 85, No. 138, 07/20/2020, 43946-43986.	Oct. 01, 2021
*	Federal Housing Finance Agency (FHFA)	Amendments to Federal Home Loan Bank Housing Goals. NOTICE: Correction to Final Rule to Amend Federal Home Loan Bank Housing Goals.	<i>Federal Register</i> , Vol. 85, No. 123, 06/25/2020, 38031-38052. <i>Federal Register</i> , Vol. 85, No. 141, 07/22/2020, 44159.	Aug. 24, 2020 Aug. 24, 2020
	FHFA	Margin and Capital Requirements for Covered Swap Entities. INTERIM FINAL RULE: Margin and Capital Requirements for Covered Swap Entities.	<i>Federal Register</i> , Vol. 85, No. 127, 07/01/2020, 39754-39780. <i>Federal Register</i> , Vol. 85, No. 127, 07/01/2020, 39464-39470.	Aug. 31, 2020 Sep. 01, 2020 Comments Due: Aug. 31, 2020
	FHFA	NOTICE: Extension of Review Period for Credit Risk Retention Regulations.	<i>Federal Register</i> , Vol. 85, No. 126, 06/30/2020, 39099-39100.	Review Extended to: Jun. 20, 2021
	Federal Reserve Board (FRB)	Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds.	<i>Federal Register</i> , Vol. 84, No. 220, 11/14/2019, 61974-62277.	The effective date for amendatory instructions 1 through 14 (OCC), 16 through 29 (FRB), 31 through 44 (FDIC), and 46 through 58 (CFTC) is Jan. 01, 2020 ; the effective date for amendatory instructions 60 through 73 (SEC) is

			<p>Jan. 13, 2020; and the effective date for the addition of appendices Z at amendatory instructions 15 (OCC), 30 (FRB), and 45 (FDIC) is Jan. 01, 2020, through Dec. 31, 2020, except for amendatory instruction 74 (SEC), which is effective Jan. 13, 2020, through Dec. 31, 2020.</p> <p>Banking entities must comply with the final amendments by Jan. 01, 2021</p>
FRB	INTERIM FINAL RULE: Temporary Appraisal and Evaluation Rules to Facilitate Real Estate-Related Transactions Affected by COVID-19 Published in <i>Federal Register</i> .	<i>Federal Register</i> , Vol. 85, No. 75, 04/17/2020, 21312-21318.	Apr. 17, 2020 until Dec. 31, 2020.
FRB	GUIDANCE: Revisions to Interagency Questions and Answers Regarding Flood Insurance.	<i>Federal Register</i> , Vol. 85, No. 129, 07/06/2020, 40442-40478.	Issued: Jul. 06, 2020 Comments Due: Sep. 04, 2020
FRB	NOTICE: Temporary Revisions to Capital Assessment and Stress Testing Reports.	<i>Federal Register</i> , Vol. 85, No. 131, 07/08/2020, 41040-41045.	Issued: Jul. 08, 2020 Comments Due: Sep. 08, 2020
* FRB	NOTICE: Annual Report Submitted to Congressional Committees Published in <i>Federal Register</i> .	<i>Federal Register</i> , Vol. 85, No. 134, 07/13/2020, 42069-42071.	Issued: Jul. 13, 2020
* FRB	INTERIM FINAL RULE: Extension of Regulation O Exemption for PPP Loans.	<i>Federal Register</i> , Vol. 85, No. 137, 07/16/2020, 43119-43121.	Jul. 16, 2020 Comments Due: Aug. 31, 2020
* FRB	GUIDANCE: Statement on Additional Loan	https://www.ffiec.gov/press/PDF/State	Issued: Aug. 03, 2020

	Accommodations Related to COVID-19 Emergency.	ment for Loans Nearing the End of Relief Period.pdf	
	FRB Margin and Capital Requirements for Covered Swap Entities. INTERIM FINAL RULE: Margin and Capital Requirements for Covered Swap Entities.	<i>Federal Register</i> , Vol. 85, No. 127, 07/01/2020, 39754-39780. <i>Federal Register</i> , Vol. 85, No. 127, 07/01/2020, 39464-39470.	Aug. 31, 2020 Sep. 01, 2020 Comments Due: Aug. 31, 2020
*	FRB NOTICE: Revisions to Call Reports.	<i>Federal Register</i> , Vol. 85, No. 141, 07/22/2020, 44361-44376.	Sep. 21, 2020
	FRB Effective Date of Control and Divestiture Proceeding Final Rule Delayed.	<i>Federal Register</i> , Vol. 85, No. 64, 04/02/2020, 18427-18428.	Delayed to: Sep. 30, 2020
*	FRB Amendments to Volcker Rule.	<i>Federal Register</i> , Vol. 85, No. 148, 07/31/2020, 46422-46530.	Oct. 01, 2020
	FRB NOTICE: Extension of Review Period for Credit Risk Retention Regulations.	<i>Federal Register</i> , Vol. 85, No. 126, 06/30/2020, 39099-39100.	Review Extended to: Jun. 20, 2021
*	Housing and Urban Development, Dept. of (HUD) INTERIM FINAL RULE: Housing Counselor Certification Exam Deadline Extended.	<i>Federal Register</i> , Vol. 85, No. 151, 08/05/2020, 47300-47304.	Aug. 05, 2020 Comments Due: Sep. 04, 2020
*	HUD NOTICE: Interest Rate Paid on Debentures.	<i>Federal Register</i> , Vol. 85, No. 151, 08/05/2020, 47394-47396.	Issued: Aug. 05, 2020
	HUD NOTICE: Revision to FHA Multifamily Accelerated Processing (MAP) Guide.	<i>Federal Register</i> , Vol. 85, No. 128, 07/02/2020, 39928-39929.	Comments Due: Aug. 31, 2020
*	HUD Preserving Community and Neighborhood Choice.	<i>Federal Register</i> , Vol. 85, No. 153, 08/07/2020, 47899-17912.	Sep. 08, 2020
	HUD NOTICE: Extension of Review Period for Credit Risk Retention Regulations.	<i>Federal Register</i> , Vol. 85, No. 126, 06/30/2020, 39099-39100.	Review Extended to: Jun. 20, 2021
*	Internal Revenue Service (IRS) Temporary Final Rule Regarding Recapture of Excess Employment Tax Credits under	<i>Federal Register</i> , Vol. 85, No. 146, 07/29/2020, 45514-	Jul. 29, 2020

	FFCRA and CARES Act.	45519.		
*	IRS	Reduction of PTIN User Fee.	<i>Federal Register</i> , Vol. 85, No. 138, 07/17/2020, 43433-43436.	Aug. 17, 2020
	IRS	Qualified Business Income Deduction.	<i>Federal Register</i> , Vol. 85, No. 123, 06/25/2020, 38060-38068.	Aug. 24, 2020
	Labor, Dept. of (DOL)	Temporary Rule to Implement Public Health Emergency Leave and Paid Sick Leave Created by FFCRA. CORRECTION: Language of Preamble and Regulatory Text.	<i>Federal Register</i> , Vol. 85, No. 66, 04/06/2020, 19326-19357. <i>Federal Register</i> , Vol. 85, No. 70, 04/10/2020, 20156-20158.	Effective: Apr. 02, 2020 through Dec. 31, 2020
	National Credit Union Administration (NCUA)	INTERIM FINAL RULE: Temporary Deferral of Certain Appraisal Requirements.	<i>Federal Register</i> , Vol. 85, No. 77, 04/21/2020, 22014-22017.	Apr. 21, 2020 through Dec. 31, 2020.
	NCUA	Temporary Final Rule to Modify Certain Regulations Due to COVID-19.	<i>Federal Register</i> , Vol. 85, No. 77, 04/21/2020, 22010-22014.	Apr. 21, 2020 through Dec. 31, 2020.
	NCUA	GUIDANCE: Revisions to Interagency Questions and Answers Regarding Flood Insurance.	<i>Federal Register</i> , Vol. 85, No. 129, 07/06/2020, 40442-40478.	Issued: Jul. 06, 2020 Comments Due: Sep. 04, 2020
*	NCUA	GUIDANCE: Statement on Additional Loan Accommodations Related to COVID-19 Emergency.	https://www.ffiec.gov/press/PDF/Statement for Loans Ne aring the End of R elief Period.pdf	Issued: Aug. 03, 2020
	NCUA	NOTICE: Study of Alternative Procedures to Modernize Examination Program.	<i>Federal Register</i> , Vol. 85, No. 127, 07/01/2020, 39588-39591.	Comments Due: Aug. 31, 2020
	NCUA	Prompt Corrective Action Regulations.	<i>Federal Register</i> , Vol. 84, No. 242, 12/17/2019, 68781-68787.	Jan. 01, 2022
	Office of the Comptroller of the Currency (OCC)	Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds.	<i>Federal Register</i> , Vol. 84, No. 220, 11/14/2019, 61974-62277.	The effective date for amendatory instructions 1 through 14 (OCC), 16 through 29 (FRB), 31 through 44 (FDIC), and 46

			<p>through 58 (CFTC) is Jan. 01, 2020;</p> <p>the effective date for amendatory instructions 60 through 73 (SEC) is Jan. 13, 2020;</p> <p>and the effective date for the addition of appendices Z at amendatory instructions 15 (OCC), 30 (FRB), and 45 (FDIC) is Jan. 01, 2020, through Dec. 31, 2020, except for amendatory instruction 74 (SEC), which is effective Jan. 13, 2020, through Dec. 31, 2020.</p> <p>Banking entities must comply with the final amendments by Jan. 01, 2021</p>
OCC	<p>Standardized Approach for Calculating the Exposure Amount of Derivative Contracts.</p> <p>NOTICE: Authorization to Adopt Early the Standardized Approach to Calculating Exposure Amount of Derivative Contract.</p>	<p><i>Federal Register</i>, Vol. 85, No. 16, 01/24/2020, 4362-4444.</p> <p><i>Federal Register</i>, Vol. 85, No. 62, 03/31/2020, 17721-17722.</p>	<p>Apr. 01, 2020</p> <p>Compliance Date: Jan. 01, 2022</p> <p>Mar. 31, 2020</p>
OCC	INTERIM FINAL RULE: Assessment of Fees for National Banks, Federal Savings Association, and Federal Branches and Agencies of Foreign Banks Reduced.	<i>Federal Register</i> , Vol. 85, No. 121, 06/23/2020, 37731-37734.	<p>Jun. 24, 2020 through Oct. 15, 2020</p> <p>Comments Due: Jul. 24, 2020</p>
OCC	GUIDANCE: Revisions to Interagency Questions and	<i>Federal Register</i> , Vol. 85, No. 129,	<p>Issued: Jul. 06, 2020</p>

	Answers Regarding Flood Insurance.	07/06/2020, 40442-40478.	Comments Due: Sep. 04, 2020
*	OCC	NOTICE: Annual Report Submitted to Congressional Committees Published in <i>Federal Register</i> .	Issued: Jul. 13, 2020
*	OCC	Technical Correction to OREO Rule.	Jul. 17, 2020
*	OCC	GUIDANCE: Statement on Additional Loan Accommodations Related to COVID-19 Emergency.	Issued: Aug. 03, 2020
*	OCC	Repeal Employment Contracts for Savings Associations and Revise Mutual to Stock Conversion Rules.	Aug. 13, 2020
	OCC	Margin and Capital Requirements for Covered Swap Entities. INTERIM FINAL RULE: Margin and Capital Requirements for Covered Swap Entities.	Aug. 31, 2020 Sep. 01, 2020 Comments Due: Aug. 31, 2020
*	OCC	NOTICE: Revisions to Call Reports.	Sep. 21, 2020
*	OCC	Amendments to Volcker Rule.	Oct. 01, 2020
	OCC	Community Reinvestment Act.	Oct. 01, 2020
	OCC	NOTICE: Extension of Review Period for Credit Risk Retention Regulations.	Review Extended to: Jun. 20, 2021
	Rural Business-Cooperative Service (RBC)	NOTICE: Lenders Authorized to Offer Loan Payment Deferrals. NOTICE: Supplemental Notice Regarding Lenders Authorized to	Mar. 31, 2020 Expires: Sep. 30, 2020 Issued: Apr. 08, 2020

	Offer Loan Payment Deferrals.	04/08/2020, 19655-19656.	
*	RBC	NOTICE: Correction to Application Date of Rural Cooperative Development Grant NOFA.	Issued: Jul. 14, 2020
	RBC	NOFA: Applications for Delta Health Care Services Grant Program.	Applications Due: Aug. 24, 2020
*	RBC	OneRD Guaranteed Loan Regulation.	Oct. 01, 2020 Comments Due: Sep. 14, 2020
	RBC	Advanced Biofuel Payment Program.	Dec. 27, 2020
	Rural Housing Service (RHS)	NOTICE: Lenders Authorized to Offer Loan Payment Deferrals. NOTICE: Supplemental Notice Regarding Lenders Authorized to Offer Loan Payment Deferrals. NOTICE: Correction to Notice Regarding Lenders Authorized to Offer Loan Payment Deferrals.	Mar. 31, 2020 Expires: Sep. 30, 2020 Issued: Apr. 08, 2020 Issued: May 21, 2020
	RHS	NOTICE: Revision to Fire and Rescue Loan Program Information Collection.	Aug. 17, 2020
*	RHS	OneRD Guaranteed Loan Regulation.	Oct. 01, 2020 Comments Due: Sep. 14, 2020
	RHS	NOTICE: Request for Applications for Loan Guarantees Under the Guaranteed Rural Rental Housing Program.	Applications accepted until: Dec. 31, 2021
	Rural Utilities Service (RUS)	NOTICE: Lenders Authorized to Offer Loan Payment Deferrals. NOTICE: Supplemental Notice Regarding Lenders Authorized to Offer Loan Payment Deferrals.	Mar. 31, 2020 Expires: Sep. 30, 2020 Issued: Apr. 08, 2020

* RUS	OneRD Guaranteed Loan Regulation.	<i>Federal Register</i> , Vol. 85, No. 135, 07/14/2020, 42494-42580.	Oct. 01, 2020 Comments Due: Sep. 14, 2020
Securities and Exchange Commission (SEC)	Prohibitions and Restrictions on Proprietary Trading and Certain Interests in, and Relationships With, Hedge Funds and Private Equity Funds.	<i>Federal Register</i> , Vol. 84, No. 220, 11/14/2019, 61974-62277.	The effective date for amendatory instructions 1 through 14 (OCC), 16 through 29 (FRB), 31 through 44 (FDIC), and 46 through 58 (CFTC) is Jan. 01, 2020 ; the effective date for amendatory instructions 60 through 73 (SEC) is Jan. 13, 2020 ; and the effective date for the addition of appendices Z at amendatory instructions 15 (OCC), 30 (FRB), and 45 (FDIC) is Jan. 01, 2020 , through Dec. 31, 2020 , except for amendatory instruction 74 (SEC), which is effective Jan. 13, 2020 , through Dec. 31, 2020 . Banking entities must comply with the final amendments by Jan. 01, 2021
SEC	Relief to Form ID Filers.	<i>Federal Register</i> , Vol. 85, No. 62, 03/31/2020, 17747-17751.	Amendment to 17 CFR 232.10 effective: Mar. 30, 2020 to Sep. 30, 2020 .

			Amendments to 17 CFR 227.202 and 17 CFR 230.257 effective: Mar. 30, 2020 to Jul. 15, 2020.
SEC	Temporary Final Rule to Amend Regulation Crowdfunding.	<i>Federal Register</i> , Vol. 85, No. 89, 05/07/2020, 27116-27133.	May 04, 2020 through Mar. 01, 2021 Applicable to Securities Offerings: May 04, 2020 through Aug. 31, 2020
SEC	ORDER: Temporary Conditional Exemption from Broker Registration Requirements for Certain Activities of Registered Municipal Advisors.	<i>Federal Register</i> , Vol. 85, No. 118, 06/19/2020, 37133-37136.	Effective Until: Dec. 31, 2020
SEC	NOTICE: Extension of Review Period for Credit Risk Retention Regulations.	<i>Federal Register</i> , Vol. 85, No. 126, 06/30/2020, 39099-39100.	Review Extended to: Jun. 20, 2021
*	SEC	Amendments to Volcker Rule.	<i>Federal Register</i> , Vol. 85, No. 148, 07/31/2020, 46422-46530. Oct. 01, 2020
*	Small Business Administration (SBA)	NOTICE: Temporary Changes to Community Advantage Pilot Program.	<i>Federal Register</i> , Vol. 85, No. 136, 07/15/2020, 42964-42966. Jul. 15, 2020 Comments Due: Aug. 14, 2020
*	SBA	NOTICE: 504 Debt Refinancing without Expansion.	<i>Federal Register</i> , Vol. 85, No. 149, 08/03/2020, 46775-46776. Applicable for Applications Filed on or after: Aug. 03, 2020
*	SBA	NOTICE: PPP Loan Forgiveness FAQs.	https://www.sba.gov/sites/default/files/2020-08/PPP%20-%20Loan%20Forgiveness%20FAQs%20%28August%2011%2C%202020%29.pdf Issued: Aug. 11, 2020
*	SBA	NOTICE: General PPP FAQs Revised.	https://www.sba.gov/sites/default/files/2020-08/Final%20PPP%20FAQs%20%28Aug Issued: Aug. 11, 2020

		ust%2011%2C%202020%29_0.pdf.	
*	SBA	NOTICE: PPP Loan Forgiveness Platform Users Guide.	Released: Aug. 04 2020
*	SBA	INTERIM FINAL RULE: PPP Loan Review Decision Procedures.	Issued: Aug. 11, 2020 Effective Upon Publication in the <i>Federal Register</i> Comments Due: 30 Days From Publication in <i>Federal Register</i>

* Denotes new item in the chart